

# Why is having a good dental plan so important?

Because a healthier smile can be important to maintaining overall health.

Routine dental exams do more than protect your teeth; they can help protect your health by catching serious problems, such as diabetes and heart disease.<sup>1</sup> And of course staying on top of your care is the key to preventing costly problems that can add up.

That's where a good dental plan comes in. The right coverage makes it easier to visit the dentist and helps lower your costs. You get support to keep up with dental cleanings and other preventive care that helps you avoid costly problems and live healthier. Now that's something to smile about.

## You're more likely to visit the dentist when you have dental coverage.

Because keeping your teeth healthy, without a dental plan, can be expensive.

While costs will vary based on where you live, the average family of four spends **\$1,824** a year on dental services.<sup>2</sup> With one of the NCFlex Dental PPO Plans, you get protection against costs for unexpected dental care with low to no costs for preventive care.

See the example below of savings in a single year when visiting a participating dentist.

Keep in mind this is only an illustration. Your costs and savings could vary based on your plan design, where you live, and whether your plan requires a copayment or coinsurance. Please visit **www.ncflex.org** to find more details about your specific coverage under the High Option PPO or Low Option PPO Plans, including rate information.

Service	Dentist's usual fee	Negotiated fee	Percent covered	MetLife pays	Cost	Savings <sup>3,4</sup>
Exam	\$122	\$55	100%	\$55	\$0	<b>\$122</b>
X-rays	\$167	\$74	100%	\$74	\$0	<b>\$167</b>
Filling	\$179	\$82	80%	\$65.60	\$16.40	<b>\$162.60</b>
Root Canal	\$1,446	\$662	80%	\$529.60	\$132.40	<b>\$1,313.60</b>
Crown	\$1,540	\$694	50%	\$347	\$347	<b>\$1,193</b>



Enroll at [www.ncflex.org](http://www.ncflex.org)

during Annual Enrollment each October – benefits will be effective January 1<sup>st</sup>.

For questions, please call MetLife at **1-855-676-9441**

# How can having MetLife dental insurance benefit you?

By making it easier to get the care you need and lower your out-of-pocket costs.

## Freedom of choice

MetLife's Preferred Dentist Program is a dental PPO plan. You can visit any licensed dentist, in or out of the network, and receive benefits.

- If you go to a participating dentist, you can count on the PDP Plus network. All participating dentists must meet rigorous selection standards.<sup>5</sup>
- Find a participating dentist today at [metlife.com/dental](http://metlife.com/dental)

## Lower costs

- Take advantage of negotiated fees that are typically 30–45% less than the average charges in the same area.<sup>4, 6</sup>
- Participating dentists accept these fees as payment in full for covered services.

## Less worry, less paperwork and more service

- Easy access to pre-treatment estimates,<sup>7</sup> real-time claims processing and customer service by phone, fax or online.
- Educational tools and resources help you and your dentist make more informed decisions.

## When is dental coverage effective?

- Newly eligible employees must enroll within 30 days of employment date – benefits are effective the 1st of the month following the employment date.
- For eligible employees experiencing a qualifying life event, coverage changes must be made within 30 days of the event – benefits will be effective the 1st of the month following the event date.

1. American Dental Association, Dentists: Doctors of Oral Health. Accessed June 2018, [www.ada.org/en/about-the-ada/dentists-doctors-of-oral-health](http://www.ada.org/en/about-the-ada/dentists-doctors-of-oral-health).
2. 2016 Statistic Brain Research Institute, Consumer Spending Statistics, <http://www.statisticbrain.com/what-consumers-spend-each-month>, accessed June 2018.
3. These hypothetical in-network savings examples are based on average charges in the Philadelphia area, for procedure codes D1110, D0210, D2150, D3330 and D2740.
4. Savings from enrolling in a dental benefits plan will depend on various factors, including plan design and premiums, how often participants visit the dentist and the cost of services rendered.
5. Certain providers may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendor's credentialing process and requirements, not MetLife's.
6. Based on internal analysis by MetLife. Negotiated fees refers to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.
7. A pre-treatment estimate is only an estimate. The actual amount that MetLife will pay is determined when a claim is submitted, and is subject to any co-payments, deductibles, cost sharing and benefits maximums.
8. The features of the MetLife Dental Mobile App are not available for all MetLife dental plans.
9. Before using the MetLife Dental Mobile App, you must register at [metlife.com/mybenefits](http://metlife.com/mybenefits) from a computer. Registration cannot be done from your mobile device.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, limitations, reductions, waiting periods and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.



For added convenience, MetLife's Mobile App<sup>8</sup> is now available on the iTunes® App Store and Google Play.

After downloading this app,<sup>9</sup> you can use it to find a participating dentist, check plan information, view your claims and see your ID Card.